

**State Bar of California: COGIP Life Insurance RFP, deadline April 29, 2004**

Response to questions submitted on the State Bar Life Insurance RFP as of April 1, 2004:

1. Information on the current State Bar life insurance program can be found at [www.StateBarLife.com](http://www.StateBarLife.com)
2. Consulting actuaries for the program during the last three years include Milliman USA, Ernst & Young and KPMG.
3. The broker would not be expected to pay any specific actuary or consultant fees, except when and if mutually agreed upon for special purposes.
4. The broker would not be expected to perform underwriting or claim payment services. The broker would be expected to review incoming applications and perform field underwriting to avoid sending clearly ineligible applications to the carrier.
5. Additional information on the State Bar and its members can be found at the State Bar Web site under the "About the Bar" and "Bar Numbers" tabs:  
[http://www.calbar.ca.gov/state/calbar/calbar\\_generic.jsp?sImagePath=Bar\\_Numbers.gif&sCategoryPath=/Home/About%20the%20Bar/Bar%20Numbers&sFileType=HTML&sCatHtmlPath=html/Bar-Numbers\\_Home-Page.html](http://www.calbar.ca.gov/state/calbar/calbar_generic.jsp?sImagePath=Bar_Numbers.gif&sCategoryPath=/Home/About%20the%20Bar/Bar%20Numbers&sFileType=HTML&sCatHtmlPath=html/Bar-Numbers_Home-Page.html)
6. During the 12-month period 11/1/02—10/31/03 the current broker reported the following customer service activities for insured members:

|           |            |
|-----------|------------|
| Calls in  | 963        |
| Calls out | 663        |
| Faxes     | 350        |
| Letters   | 499        |
| E-mails   | 788        |
| Other     | <u>231</u> |

|       |              |
|-------|--------------|
| Total | <u>3,494</u> |
|-------|--------------|